Electronic Acknowledgement Receipt				
EFS ID:	1704445			
Application Number:	09688983			
International Application Number:				
Confirmation Number:	2397			
Title of Invention:	Automated risk transfer system			
First Named Inventor/Applicant Name:	Jeff S. Eder			
Customer Number:	53787			
Filer:	BJ Bennett			
Filer Authorized By:				
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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		Patent12_IDS_FORM_LETT ER10.pdf	1017135	yes	22

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Information Disclosure Statement (IDS) Filed	1	5	
NPL Documents	6	22	

Warnings:

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filling date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filling Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filling date of the applications.